



SERVICE & PRICE GUIDE FOR PERSONAL & PREMIUM CUSTOMERS

Effective 1st January 2023



Account Services	Personal	Premium
Account Opening Fee	Without Fees	Without Fees
Relationship Fee	Without Fees	Without Fees
Current Account Minimum Balance	AED 20,000	AED 20,000
Breach of Minimum Balance (Monthly)	AED 210	AED 210
Savings Account Minimum Balance	AED 20,000	AED 20,000
Fixed Deposit Minimum Deposit	AED 100,000	AED 100,000
Account Closure Fee (if closed within 6 months)	AED 105	AED 105
Dormant Account Charge	Without Fees	Without Fees
Post Dated Cheque Deposited for Collection	AED 26.25	AED 26.25
Post Dated Cheque Change Request	AED 26.25	AED 26.25
Copies of Letters / Other Documents	AED 525	AED 525
Liability Certificate	AED 63	AED 63
No Liability Certificate	AED 63	AED 63
Liability Letter issued to Government Departments/Embassies/Financial Institutions	AED 63	AED 63
Balance Confirmation Letter	AED 52.5	AED 52.5
Release Letter	AED 52.5	AED 52.5
Certificate of Account Closure	AED 262.5	AED 262.5
Reference Letter	AED 262.5	AED 262.5
Any other Customer Request Letter	AED 262.5	AED 262.5
Request for Copy of Statement (Branch)	AED 5.25/Pg (min. AED 105)	AED 5.25/Pg (min. AED 105)
FCY Cash Deposit / Withdrawal Fee	2.625% or (min. AED 26.25)	2.625% or (min. AED 26.25)



Cheques

First Cheque Book	Without Fees	Without Fees
Additional Cheque Book	AED 26.25 per cheque book	AED 26.25 per cheque book
Cheque Returned Deposited in Own Account	Without Fees	Without Fees
Cheque Returned Drawn on the Account (per instrument/cheque)	AED 210	AED 210
Cheque for Collection within the UAE	Without Fees	Without Fees
Cheque for Collection outside the UAE	At Banks discretion	At Banks discretion
Stop Payment (per Instrument/Cheque)	AED 210	AED 210
Counter Cheques-Cash Withdrawal	Without Fees	Without Fees
Copies of Cheques Already Paid	< 1 yr AED 52.5 per CHQ > 1 yr AED 105 per CHQ	< 1 yr AED 52.5 per CHQ > 1 yr AED 105 per CHQ
Manager's Cheque		
Manager's Cheque Issuance	AED 78.75	AED 78.75
Manager's Cheque Cancellation	AED 78.75	AED 78.75
Debit Cards/ATM Cards		
Issuing New Card	Without Fees	Without Fees
Issuing Supplementary Card	AED 26.25	AED 26.25
Replacement Card- Lost or Stolen	AED 26.25	AED 26.25
Replacing Secret PIN Code	AED 26.25	AED 26.25
Switch & ATM Charges		
Cash Withdrawal - Al-Khaliji ATMs	Without Fees	Without Fees
Cash Withdrawal - UAE Switch	AED 2.1	AED 2.1
Cash Withdrawal GCC Net	AED 10.5	AED 10.5
Cash Withdrawal - International	AED 26.25	AED 26.25
Balance Inquiry - Al-Khaliji ATMs	Without Fees	Without Fees
Balance Inquiry - UAE Switch	AED 5.25	AED 5.25
Balance Inquiry - GCC Net	AED 10.5	AED 10.5
Balance Inquiry - International	AED 10.5	AED 10.5
Processing Fee for FCY Transaction added to the Foreign Exchange Rate	3.675%	3.675%
Copy of Sales Slip	AED 26.25	AED 26.25



Funds Transfers

Between Accounts with the Bank Without Fees Without Fees

Outward Funds Transfer – Branch Banking

Local Bank Transfer-UAE	AED 31.5	AED 31.5
International Transfer- UAEFTS	AED 157.5	AED 157.5
Other Gulf Countries-G.C.C*	AED 157.5	AED 157.5
All Other Countries*	AED 262.5	AED 262.5
Inquiry Outward Remittance	AED 105	Without Fees

Outward Funds Transfer – E-Banking

Local Bank Transfer-UAE	AED 10.5	AED 10.5
International Transfer- UAEFTS	AED 131.25	AED 131.25
Other Gulf Countries-G.C.C*	AED 52.5	AED 52.5
All Other Countries*	AED 105	AED 105
Inquiry Outward Remittance	AED 105	Without Fees

*Plus beneficiary and intermediary bank charges, if any.

Standing Orders

Internal Transfer and Credit Card/Loan Payments within al khaliji Without Fees Without Fees

Set up	AED 52.5	AED 52.5
Modify	AED 26.25	AED 26.25
Cancel	AED 26.25	AED 26.25
Transfer to Local Banks (each transaction)	AED 10.5	AED 10.5
Penalty Fee for Insufficient funds for Standing order	AED 210	AED 210

Direct Debits

Set up	AED 52.5	AED 52.5
Modify	AED 26.25	AED 26.25
Cancel	AED 26.25	AED 26.25
Return	AED 210	AED 210

Overdrafts

Authorized Overdrafts against FD

Interest rate	As Per Sanction	As Per Sanction
Monthly Maintenance Fee	As Per Sanction	As Per Sanction
Annual Management Fee	As Per Sanction	As Per Sanction

Unauthorized Overdrafts

Interest Rate	18%	18%
Interest Rate on Overdraft exceeding Approved Limit	2% additional or as per Sanction	2% additional or as per sanction



Mortgage Loans

Processing Fee	2.1% of loan amount	2.1% of loan amount
Valuation Fee	AED 5,250	AED 5,250
Property swaps Administration Fee	Max AED 1,386 (valuation included)	Max AED 1,386 (valuation included)
Early Settlement Fee	1.05% of outstanding bal. or Max AED 10,500 whichever is less	1.05% of outstanding bal. or Max AED 10,500 whichever is less
Late Payment Fee	AED 525	AED 525
Life Insurance	As Per Insurance Grid	As Per Insurance Grid
Property Insurance	As Per Insurance Grid	As Per Insurance Grid
Penalty interest on delayed installment	AED 210	AED 210
NOC Issuance	AED 157.5	AED 157.5
Issuance of Liability Letter	AED 89.25	AED 89.25
Other Certificate	AED 78.75	AED 78.75
Non-standard Statement Production /Copy of Original Documentation	AED 105	AED 105

Personal loans

Processing Fee	2.1% of loan amount (Min AED 525)	2.1% of loan amount (Min AED 525)
Loan Top-up Fee	2.1% of loan amount (Min AED 525)	2.1% of loan amount (Min AED 525)
Loan Rescheduling Fee	AED 1,050	AED 1,050
Revolving Overdraft Fee	AED 210	AED 210
Life Insurance	As Per Insurance Grid	As Per Insurance Grid
Penalty Interest on Delayed Installment	AED 210	AED 210
Deferment of Installment	AED 525 per deferral	AED 525 per deferral
Early Settlement from Same Bank Loans	1.05% of remaining bal, Max AED 10,500	1.05% of remaining bal, Max AED 10,500
Early Settlement from Other Bank Loans	1.05% of remaining bal, Max AED 10,500	1.05% of remaining bal, Max AED 10,500
Final settlement from Other Sources/End of Service benefits	1.05% of remaining bal, Max AED 10,500	1.05% of remaining bal, Max AED 10,500
Loan cancellation Fee	AED 105	AED 105
Partial payment from all resources including EOSB	1.05% of remaining bal, Max AED 10,500	1.05% of remaining bal, Max AED 10,500
Other Loan Copy, Issuing Redemption Statements, Audit Confirmation etc.	AED 26.25	AED 26.25



Auto loans

Processing Fee	2.1% of loan amount (Min AED 525)	2.1% of loan amount (Min AED 525)
Early Settlement of Auto Loan	1.05% of remaining bal.	1.05% of remaining bal.
NOC to Traffic Department	Without Fees	Without Fees
Replacement of Existing Post-dated Cheques with new Post-dated Cheques	Without Fees	Without Fees
Advance Payment of Installment	1.05% of installment	1.05% of installment
Change of Due Date on Standing Instructions	AED 26.25	AED 26.25
Loan Rescheduling Fee	AED 1,050	AED 1,050
Late Payment Penalty Interest Charges	AED 525	AED 525
Installment Deferment Charges	AED 525 per deferment	AED 525 per deferment
Issuance of Liability Letter to Other Banks	AED 63	AED 63
Cancellation Fee	AED 105	AED 105